

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Barbara Iris Harvin

a/k/a Barbara Baldwin Harvin

S.S. No.: xxx-xx-7141

Mailing Address: PO Box 2205, Southern Pines, NC 28388-

Case No. 10-82172

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on November 30, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: December 15, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtor

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)				Date: 11/1/10			
				Lastname-SS#: Harvin-7141			
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN							
Retain	Creditor Name	Sch D #	Description of Collateral				
	Bank of America	1	House & Lot				
	Moore County Taxes	2	House & Lot				
	Moore County Taxes	3/4	Land				
SURRENDER COLLATERAL							
Creditor Name		Description of Collateral					
None							
REFLECTED EXECUTORY CONTRACTS/LEASES							
Creditor Name		Description of Collateral					
None		None					
ARREARAGE CLAIMS							
Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)			
	Bank of America			**			
	Moore County Taxes			**			
	Moore County Taxes			**			
				**			
				**			
	None			**			
LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
STD - SECURED DEBTS @ FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			5.00			
				5.00			
				5.00			
				5.00			
STD - SECURED DEBTS @ 100%							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Suntrust Bank	5	\$31,778	5.00		\$646.36	2006 Dodge Ram
				5.00			
				5.00			
				5.00			
PROPOSED CHAPTER 13 PLAN PAYMENT							
<div style="display: flex; justify-content: space-between;"> <div> \$ 720 per month for 60 months, then </div> <div> \$ N/A per month for N/A months. </div> </div>							
Adequate Protection Payment Period: 4.14 months.							
Sch D # = The number of the secured debt as listed on Schedule D. Adequate Protection = Monthly 'Adequate Protection' payment amt. † = May include up to 2 post-petition payments. * Co-sign protect on all debts so designated on the filed schedules. ** = Greater of DMI x ACP or EAE (Page 4 of 4) Ch13Plan_MD (DeSardi Version 1/12/10) © LOITO							
ATTORNEY FEE (Unpaid part)							
Law Offices of John T. Orcutt, P.C.			Amount \$2,800				
SECURED TAXES							
IRS Tax Liens			Secured Amt				
Real Property Taxes on Retained Realty							
UNSECURED PRIORITY DEBTS							
IRS Taxes			Amount				
State Taxes							
Personal Property Taxes							
Alimony or Child Support Arrearage							
CO-SIGN PROTECT (Pay 100%)			Int. %	Payoff Amt			
All Co-Sign Protect Debts (See*)							
GENERAL NON-PRIORITY UNSECURED			Amount**				
DMI= None(\$0)			\$1,961				
Other Miscellaneous Provisions							
Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate							
Please pay out EAE in the amount of \$4,886, first to unsecured priority, then to general unsecured.							

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum
Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Credit Bureau of Greensboro
Post Office Box 26140
Greensboro, NC 27402-0040

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

American Express
Post Office Box 981535
El Paso, TX 79998-1535

HSBC Card Services
Post Office Box 80026
Salinas, CA 93912-0026

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Arthur Harvin
5205 Surf Scooter
Fayetteville, NC 28311

Internal Revenue Service
Post Office Box 21126
Philadelphia, PA 19114-0326

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Bank of America
Post Office Box 15026
Wilmington, DE 19850-5026

Moore County Tax Collector
Post Office Box 428
Carthage, NC 28327-0428

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Bank of America
Post Office Box 15019
Wilmington, DE 19886-5019

Moore County Tax Collector
Post Office Box 457
Carthage, NC 28327-0457

Experian
P.O. Box 2002
Allen, TX 75013-2002

Bank of America Home Loans
Attn: General Managing Agent
Post Office Box 26078
Greensboro, NC 27420

North Carolina Department of Re
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Chase
Post Office Box 15298
Wilmington, DE 19850-5298

North Carolina Dept of Revenue
Post Office Box 1168
Raleigh, NC 27602-1168

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Chase BP
Post Office Box 15298
Wilmington, DE 19850-5298

Protect America
5100 North IH-35
Suite B
Round Rock, TX 78681-2407

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

College Foundation, Inc
Post Office Box 41950
Raleigh, NC 27629-1950

State Employees Credit Union
Post Office Box 599
Southern Pines, NC 28388-0599

State Employees Credit Union
Post Office Box 599
Southern Pines, NC 28387

SunTrust Bank
Attn: General Managing Agent
Post Office Box 305053
Nashville, TN 37230-5053

The Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

US Attorney's Office
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

US Department of Education
Post Office Box 5202
Greenville, TX 75403-5202

US Department of Education
Post Office Box 13328
Richmond, VA 23225-0328

US Department of Education
Direct Loan Servicing Center
Post Office Box 5609
Greenville, TX 75403-5609